

In re:
Kervince Markenzy Michel
Debtor

Case No. 23-13878-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 09, 2024

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2024:

Recip ID	Recipient Name and Address
db	Kervince Markenzy Michel, 125 Chadwick Ave, Linwood, PA 19061-4310
14842924	Chichester School District Tax Collector - Lower C, 401 Cherry Tree Rd, Uppr Chichstr, PA 19014-2405
14861974	+ Citadel Credit Union, Attn: Collections, 520 Eagleview Blvd, Exton, PA 19341-1119
14842929	Forth, Inc., 1900 E Golf Rd Ste 550, Schaumburg, IL 60173-5870
14842934	+ Lower Chichester Township Tax Collections, 1410 Market St, Marcus Hook, PA 19061-4290
14842941	Santander Bank, Attn: Bankruptcy MA1-MB3-01-09 POB 84100, Boston, MA 02284
14842942	+ Sun East Fcu, Pob 2231, Aston, PA 19014-0231
14841435	+ Sun East Federal Credit Union, 4500 Pennell Road, Aston, PA 19014-1862

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14842920	Email/PDF: bncnotices@becket-lee.com	Jul 10 2024 00:10:31	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14842921	Email/Text: BarclaysBankDelaware@tsico.com	Jul 10 2024 00:02:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14842922	Email/Text: BKPT@cfna.com	Jul 10 2024 00:02:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14842925	+ Email/Text: bankruptcycollections@citadelbanking.com	Jul 10 2024 00:03:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14842926	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 10 2024 00:02:00	Comenity Capital/Gamestop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14842927	Email/Text: bankruptcy@connexuscu.org	Jul 10 2024 00:03:00	Connexus Credit Union, Attn: Bankruptcy, PO Box 8026, Wausau, WI 54402-8026
14842935	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 10 2024 00:22:16	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14842928	+ Email/Text: duffyk@co.delaware.pa.us	Jul 10 2024 00:03:00	Delaware County Tax Claim Bureau, 201 W Front St, Media, PA 19063-2768
14857406	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 10 2024 00:02:00	Freedom Mortgage / Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9749
14844954	+ Email/Text: EBN@brockandscott.com	Jul 10 2024 00:02:00	Freedom Mortgage Corporation, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestrgate Dr., Winston-Salem, NC 27103-2930
14842930	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 10 2024 00:02:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14844955	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 10 2024 00:02:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764

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14842931	+ Email/Text: electronicbkydocs@nelnet.net	Jul 10 2024 00:03:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14842932	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 10 2024 00:02:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14842923	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 10 2024 00:10:55	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14842933	Email/Text: PBNCNotifications@peritussservices.com	Jul 10 2024 00:02:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14842936	+ Email/Text: electronicbkydocs@nelnet.net	Jul 10 2024 00:03:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14842937	Email/Text: fesbank@attorneygeneral.gov	Jul 10 2024 00:02:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14842938	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 10 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14843831	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 10 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14842939	^ MEBN	Jul 09 2024 23:53:58	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14847658	Email/Text: bnc-quantum@quantum3group.com	Jul 10 2024 00:02:00	Quantum3 Group LLC as agent for, Aqua Finance Inc. FBO (Connexus Credit U, PO Box 788, Kirkland, WA 98083-0788
14842940	^ MEBN	Jul 09 2024 23:53:39	RoundPoint Mortgage Servicing Corporation, Attn: Bankruptcy, PO Box 19409, Charlotte, NC 28219-9409
14842943	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 10 2024 00:10:54	Syncb/syncb Music Aimm, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14842944	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 10 2024 00:10:55	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14842945	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 10 2024 00:36:35	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14842946	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 10 2024 00:03:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14842947	^ MEBN	Jul 09 2024 23:53:43	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14855438	+ Email/Text: electronicbkydocs@nelnet.net	Jul 10 2024 00:03:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14842948	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 10 2024 00:03:00	Us Bank Na Retail Le, Attn: Bankruptcy 800 Nicollet Mall, Minneapolis, MN 55402-2511
14842949	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 10 2024 00:21:55	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001
14855277	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 10 2024 00:10:55	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14855310	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 10 2024 00:10:58	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14842950	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 10 2024 00:10:12	Wells Fargo/Personal Loan, Attn: Bankruptcy, Po Box 71092, Charlotte, NC 28272-1092

TOTAL: 34

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14843832	*+	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Kervince Markenzy Michel help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
STEPHEN R. STARKS	on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Kervince Markenzy Michel)	Case No. 23-13878-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: July 9, 2024

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court